

## **SECTION L**

### **BANKING AND FINANCE**

This section presents bank, savings and loan association, credit union, and finance company statistics. The bank statistics were supplied by the Federal Reserve Bank of San Francisco and the Federal Deposit Insurance Corporation. The savings and loan association statistics were obtained from the Office of Thrift Supervision. Credit union statistics were provided by the California Department of Financial Institutions. Data on finance companies were compiled by the California Department of Corporations. Additional data may be obtained from these sources.

The 1992 Economic Census on California's financial, insurance and real estate industries is also shown.

The 2002 Economic Census is also available and is presented in Section Q of this report. It is based on a new industrial classification system. As a result, comparison between census years may not be possible.

Census reports are issued by the US Department of Commerce, Bureau of the Census.

TABLE L-1

DOMESTIC DEMAND AND TIME DEPOSITS  
ALL INSURED COMMERCIAL BANKS  
HEADQUARTERED IN CALIFORNIA  
1960 TO 2007  
(Dollars in millions)

Year a/	Demand Deposits	Time and Savings Deposits
1960	\$12,954	\$11,385
1961	14,232	12,851
1962	14,426	14,593
1963	14,939	16,042
1964	15,683	17,983
1965	15,232	20,109
1966	15,671	21,614
1967	17,492	23,762
1968	19,003	26,418
1969	19,989	23,513
1970	20,713	28,636
1971	22,463	33,699
1972	26,607	37,461
1973	28,060	42,789
1974	27,916	51,268
1975	30,679	54,634
1976	32,119	56,775
1977	37,516	63,494
1978	40,925	72,501
1979	44,979	77,045
1980	44,975	92,361
1981	42,684	109,634
1982	40,532	124,742
1983	45,550	133,137
1984	47,962	135,915
1985	54,451	140,151
1986	66,355	141,489
1987	55,674	143,533
1988	60,022	152,406
1989	62,446	168,830
1990	59,552	187,602
1991	61,396	194,229
1992	66,359	182,296
1993	66,134	172,408
1994	67,942	166,848
1995	73,192	167,791
1996	83,530	185,386
1997	84,655	224,420
1998	86,125	251,419
1999	39,147	175,984
2000	43,726	186,709
2001	45,428	197,217
2002	36,417	238,081
2003	37,844	302,404
2004 b/	29,199	178,638
2005	29,237	205,235
2006	25,117	222,275
2007	23,030	221,565

a/ As of December call reports,

b/ Numbers for 2004 are considerably lower than 2003 because Wells Fargo moved its headquarters from California to South Carolina. Not seasonally adjusted.

Federal Reserve Bank of San Francisco  
Economic Research  
(415) 974-3171  
<http://www.frbsf.org/>

TABLE L-2

**GROSS DOMESTIC LOANS BY MAJOR CATEGORIES  
ALL INSURED COMMERCIAL BANKS  
HEADQUARTERED IN CALIFORNIA, 1960 TO 2007  
(Dollars in millions)**

Year a/	Commercial				Other	Total
	Real Estate Loans	and Industrial Loans	Agri- cultural Loans	Loans to Individuals		
1960	\$5,181	\$4,762	\$483	\$2,648	\$1,223	\$14,297
1961	5,358	5,122	507	2,769	1,313	15,069
1962	6,153	5,668	560	3,151	1,697	17,228
1963	7,027	6,009	643	3,634	2,376	19,689
1964	7,512	7,081	644	4,208	2,594	22,040
1965	7,974	8,284	730	4,686	2,581	24,256
1966	8,268	9,318	776	4,924	2,401	25,688
1967	8,485	10,112	803	5,126	2,281	26,807
1968	9,230	11,631	823	5,793	2,714	30,192
1969	9,545	12,276	866	6,045	2,990	31,723
1970	9,592	12,965	855	5,903	3,147	32,463
1971	10,871	13,682	990	6,659	4,193	36,395
1972	12,784	15,145	1,255	7,808	6,034	43,027
1973	15,607	18,831	1,559	8,846	7,056	51,899
1974	17,063	21,334	1,584	9,363	7,589	56,934
1975	16,724	20,154	1,614	10,023	7,122	55,637
1976	18,431	19,472	1,860	11,609	6,728	58,101
1977	23,648	21,633	2,020	14,637	6,795	68,733
1978	30,815	25,353	2,292	18,205	7,137	83,803
1979	39,082	30,257	2,655	22,076	6,349	100,418
1980	46,504	33,895	2,848	22,049	6,112	111,408
1981	52,294	39,529	3,345	21,960	10,794	127,922
1982	53,674	46,275	3,763	22,041	14,245	139,997
1983	54,418	48,847	4,136	23,898	17,486	148,785
1984	57,821	49,013	3,935	28,953	14,179	153,901
1985	61,884	49,302	3,377	34,215	16,019	164,797
1986	64,181	53,605	2,685	33,376	16,648	170,495
1987	69,951	50,274	2,475	31,615	13,199	167,514
1988	79,970	50,772	2,680	31,830	13,821	179,073
1989	102,498	52,003	2,636	32,837	15,559	205,533
1990	127,350	55,595	2,978	33,460	13,643	233,026
1991	127,445	49,814	3,016	31,931	14,174	226,380
1992	119,183	40,194	3,029	28,922	11,338	202,666
1993	107,178	33,510	3,186	23,987	23,534	191,395
1994	118,111	39,383	3,441	20,277	18,702	199,914
1995	117,260	44,409	3,688	19,049	25,252	209,658
1996	123,152	51,532	4,045	25,044	31,980	235,753
1997	131,148	72,941	4,683	26,921	41,932	277,625
1998	124,819	81,642	5,366	26,317	55,589	293,733
1999	99,816	57,517	3,846	14,397	13,251	188,827
2000	108,806	63,149	4,471	14,177	14,420	205,023
2001	145,732	62,534	4,764	16,332	12,565	241,927
2002	194,668	61,008	4,930	20,902	12,385	293,893
2003	248,152	54,838	5,371	26,207	10,161	344,729
2004 b/	128,575	33,551	2,477	13,830	6,419	184,852
2005	155,616	38,889	2,684	15,695	6,752	219,636
2006	171,125	45,584	3,253	16,329	6,304	242,595
2007	190,656	51,826	3,725	16,936	7,476	270,619

a/ As of December call reports.

b/ Numbers for 2004 are considerably lower than 2003 because Wells Fargo moved its headquarters from California to South Dakota. Detail may not add due to rounding.

Federal Reserve Bank of San Francisco  
Economic Research  
(415) 974-3171  
<http://www.frbsf.org/>

TABLE L-3

**SELECTED BALANCE SHEET ITEMS FOR INSURED COMMERCIAL BANKS  
IN CALIFORNIA AS OF YEAR END 2000 TO 2007 a/  
(In thousands)**

	2000	2001	2002	2003	2004	2005	2006	2007
State Banks: b/								
Total Deposits	\$111,760,809	\$119,322,130	\$129,151,026	\$117,674,739	\$130,820,006	\$153,980,173	\$166,581,823	\$165,366,450
Demand (Domestic)	14,465,295	14,357,272	16,725,233	16,640,888	18,233,787	19,598,603	16,487,004	14,954,340
Time (Domestic)	45,659,116	44,353,481	41,576,781	39,990,817	44,026,035	59,133,198	70,350,088	71,657,002
Savings (Domestic)	50,013,871	59,632,788	70,271,524	60,481,609	66,822,417	73,997,300	76,854,183	74,642,042
NOW Accounts c/ (Domestic)	3,344,985	2,837,455	2,812,460	3,094,830	3,412,116	3,038,697	2,741,475	2,703,900
Foreign Deposits	1,622,527	978,587	577,487	561,424	1,737,766	1,251,073	2,890,548	4,113,066
Total Assets	134,970,892	146,395,301	161,251,866	153,010,420	172,534,050	207,587,965	226,184,087	236,173,324
Total Loans and Leases	89,390,027	97,486,956	102,359,292	101,865,638	117,203,050	144,860,217	162,023,625	167,398,289
Total Loans d/	\$86,923,689	\$94,778,671	\$100,001,138	\$99,365,050	\$114,955,962	\$142,499,000	\$159,422,388	\$164,405,528
National Banks:								
Total Deposits	\$126,746,500	\$138,305,838	\$176,783,065	\$249,686,811	\$87,491,021	\$89,054,874	\$90,993,520	\$91,262,596
Demand (Domestic)	29,263,957	31,070,241	19,691,973	21,673,879	10,988,083	9,630,723	8,597,004	8,048,674
Time (Domestic)	31,359,300	25,923,168	32,758,502	53,476,192	16,225,124	17,552,928	25,084,698	26,387,814
Savings (Domestic)	59,689,504	72,566,665	99,271,944	155,248,089	57,686,965	59,424,610	54,270,104	53,225,529
NOW Accounts c/ (Domestic)	3,416,549	2,422,066	2,983,456	3,772,723	2,728,163	1,769,767	1,473,385	1,587,651
Foreign Deposits	6,433,739	8,745,765	25,060,645	19,288,651	2,590,849	2,446,613	3,041,714	3,600,579
Total Assets	185,035,695	214,428,172	267,471,593	341,659,073	106,988,606	112,690,795	124,084,147	140,887,735
Total Loans and Leases	117,620,148	146,159,346	193,228,801	244,711,123	69,508,723	76,142,544	81,533,506	105,356,931
Total Loans d/	\$111,229,049	\$139,911,595	\$188,345,516	\$243,438,221	\$68,106,679	\$74,497,605	\$80,554,647	\$104,552,526
All Commercial Banks:								
Total Deposits	\$238,507,309	\$257,627,968	\$305,934,091	\$367,361,550	\$218,311,027	\$243,035,047	\$257,575,343	\$256,629,046
Demand (Domestic)	43,729,252	45,427,513	36,417,206	38,314,767	29,221,870	29,229,326	25,084,008	23,003,014
Time (Domestic)	77,018,416	70,276,649	74,335,283	93,467,009	60,251,159	76,686,126	95,434,786	98,044,816
Savings (Domestic)	109,703,375	132,199,453	169,543,468	215,729,698	124,509,382	133,421,910	131,124,287	127,867,571
NOW Accounts c/ (Domestic)	6,761,534	5,259,521	5,795,916	6,867,553	6,140,279	4,808,464	4,214,860	4,291,551
Foreign Deposits	8,056,266	9,724,352	25,638,132	19,850,075	4,328,615	3,697,686	5,932,262	7,713,645
Total Assets	320,006,587	360,823,473	428,723,459	494,669,493	279,522,656	320,278,760	350,268,234	377,061,059
Total Loans and Leases	207,010,175	243,646,302	295,588,093	346,576,761	186,711,773	221,002,761	243,557,131	272,755,220
Total Loans d/	\$198,152,738	\$234,690,266	\$288,182,949	\$342,803,253	\$183,062,641	\$216,996,605	\$239,977,035	\$268,958,054
Real Estate Loans	\$108,826,911	\$145,760,062	\$194,706,094	\$248,186,217	\$128,625,688	\$155,711,316	\$170,934,830	\$190,926,552
1-4 Family (Domestic) e/	30,419,817	54,190,706	81,774,129	102,695,297	31,713,350	39,982,551	40,876,200	52,730,425
Multifamily (Domestic)	6,751,316	7,610,862	8,853,397	10,566,356	11,015,821	14,274,121	13,911,616	13,590,232
Commercial & Industrial Loans	64,223,530	63,571,513	61,725,237	55,485,731	34,211,999	39,713,539	46,730,193	53,675,396
Loans to Individuals f/	14,184,953	16,333,818	20,904,220	26,210,029	13,830,156	15,695,481	16,328,233	16,931,779
All Other Loans	\$20,069,720	\$18,221,759	\$18,494,069	\$16,936,827	\$10,281,654	\$7,390,200	\$6,526,401	\$7,670,833

a/ All data include banks with foreign operations.

b/ State Banks include Non-member and State Member Banks.

c/ NOW: Negotiated Order of Withdrawal.

d/ Total loans equals gross loans minus leases and minus unearned income.

e/ Excludes home equity loans.

f/ Loans to individuals is all consumer loans.

Federal Deposit Insurance Corporation

Division of Insurance and Research, Statistics Branch

(202) 898-3939

TABLE L-4

**LOANS AND SAVINGS CAPITAL, SAVINGS AND LOAN ASSOCIATIONS a/  
CALIFORNIA, 1960 TO 2007  
(Dollars in millions)**

Year	Mortgage Loans Closed During the Year	End of year Mortgage Loans Outstanding	End-of-Year Savings	Net new Savings During the Year b/
1960	\$2,955	\$9,141	\$8,885	n.a.
1961	4,147	11,241	10,778	n.a.
1962	5,590	13,941	13,339	n.a.
1963	7,691	17,677	16,536	n.a.
1964	7,137	20,529	19,300	n.a.
1965	5,825	22,176	20,993	n.a.
1966	2,953	22,477	21,215	(\$610)
1967	3,641	23,558	23,469	1,360
1968	3,914	25,154	24,283	(122)
1969	3,845	26,780	23,889	(1,395)
1970	3,517	28,250	25,040	115
1971	6,576	31,907	30,054	3,776
1972	8,809	37,199	35,660	4,114
1973	7,735	41,113	37,836	476
1974	6,413	43,758	39,359	(349)
1975	10,689	49,100	47,147	5,565
1976	17,903	58,553	57,102	7,218
1977	24,888	70,734	66,918	6,480
1978	24,391	80,765	74,896	4,180
1979	25,574	92,512	84,166	4,814
1980	16,074	98,196	89,693	106
1981	10,504	107,866	96,163 c/	(5,815)
1982	14,082	105,927	108,712	1,281
1983	42,594	132,297	147,857	29,205
1984	54,120	166,477	188,761	28,457
1984	56,024 d/	159,562 e/	189,788	28,355
1985	56,444	173,076	199,907	(4,056)
1986	84,949	183,485	218,132	6,062
1987	91,422	203,723	239,780	9,824
1988	100,451	238,317	258,855	3,400
1989	81,729	245,077	255,006	(20,202)
1990	74,275	233,839	249,133	(19,326)
1991	60,370	215,716	232,171	(18,524)
New series:				
1992	76,854	190,763	204,856	(24,802)
1993	73,555	185,939	198,206	(18,718)
1994	61,389	175,923	178,987	(5,465)
1995	36,846	163,756	165,949	(3,247)
1996	40,192	174,924	166,833	(11,742)
1997	52,594	192,798	172,791	(6,646)
1998	74,353	184,677	166,541	(6,176)
1999	79,822	196,268	159,757	(8,158)
2000	92,071	226,920	166,548	180
2001	166,672	263,500	192,176	16,452
2002	259,198	287,615	214,955	24,595
2003	426,348	341,282	230,949	13,046
2004	380,035	451,350	261,900	30,567
2005 f/	315,657	277,215	136,204	20,221
2006	191,685	184,244	112,559	13,913
2007	80,137	54,118	46,507	n/a

a/ Beginning in 1992, savings associations and savings banks under the control of the Resolution Trust Corp. Beginning in 1995, savings and loan institutions that are not headquartered in California are excluded from the data.

b/ New savings received less withdrawals excludes interest credited to savings accounts before 1987.

c/ Beginning in 1981, includes data from branch offices outside of California.

d/ Not comparable to prior data due to a change in reporting. When a loan is refinanced at the same institution, the total amount of the refinanced loan is reported. Formerly, only the net amount of additional financing was reported.

e/ Not comparable to prior data due to a change in reporting. Includes certain government-insured mortgages and excludes loans in process that were formerly included.

f/ Reflects the operations of Washington Mutual Bank for the first two quarters of 2005. Washington Mutual Bank moved from California to Nevada during the third quarter of 2005.

n/a Net new savings is no longer captured in the Thrift Financial Report beginning in 2007.

Sources: Old series - Federal Home Loan Bank of San Francisco

New series - Office of Thrift Supervision, (650) 746-7018

TABLE L-5

SELECTED DATA ON FEDERALLY CHARTERED CREDIT UNIONS  
CALIFORNIA, 1960 TO 2007 a/  
(Dollars in thousands)

Year b/	Number of Credit Unions	Number of Members	Total Assets	Shares	Total Loans Outstanding
1960	1,014	787,450	\$383,723	\$340,165	\$313,245
1961	1,056	852,214	441,302	393,828	347,402
1962	1,081	927,654	511,824	453,316	409,969
1963	1,106	1,015,808	601,294	533,445	473,297
1964	1,128	1,102,380	699,250	618,385	550,150
1965	1,142	1,192,932	785,707	693,993	636,454
1966	1,185	1,309,746	861,285	753,300	718,046
1967	1,209	1,407,640	946,456	834,393	768,772
1968	1,225	1,492,051	1,055,097	923,136	883,881
1969	1,255	1,585,602	1,191,712	1,034,749	1,024,828
1970	1,249	1,181,164	1,360,754	1,181,164	1,109,716
1971	1,225	1,746,653	1,626,494	1,436,952	1,267,686
1972	1,232	1,871,287	1,928,350	1,715,276	1,471,791
1973	1,239	2,045,500	2,272,202	1,987,138	1,758,048
1974	1,230	2,282,543	2,737,187	2,367,268	2,106,113
1975	1,208	2,445,115	3,403,739	2,994,889	2,498,064
1976	1,189	2,683,441	4,185,397	3,668,616	3,150,913
1977	1,164	2,995,904	5,374,256	4,613,661	4,119,205
1978	1,143	3,421,378	6,374,125	5,408,209	5,110,916
1979	1,108	3,682,794	6,616,630	5,737,523	4,994,833
1980	1,057	3,968,900	6,950,809	6,286,440	4,410,825
1981	980	4,159,003	6,826,930	6,158,178	4,365,916
1982	906	4,446,793	7,275,638	6,631,732	4,420,910
1983	850	3,975,086	8,684,128	7,999,116	5,202,513
1984	814	3,990,110	10,847,424	9,533,799	6,448,805
1985	790	5,967,495	16,205,219	15,214,141	10,499,988
1986	766	4,307,160	15,211,422	14,011,223	8,889,415
1987 c/	742	n.a.	17,102,244	15,682,029	10,666,409
1988	712	5,059,752	18,629,617	17,019,032	12,266,802
1989	684	4,883,226	19,615,848	17,858,665	13,459,301
1990	650	4,998,281	21,271,589	19,328,704	13,971,533
1991	625	5,022,200	21,268,763	21,100,514	13,859,333
1992	605	4,934,018	25,837,643	23,294,827	13,770,205
1993	582	5,230,818	26,871,936	24,009,760	14,335,667
1994	576	5,080,085	28,456,799	25,087,017	16,487,583
1995	564	5,172,088	30,357,177	26,122,059	17,459,814
1996	544	5,283,344	32,045,812	28,205,807	19,768,024
1997	530	5,351,183	33,998,102	29,879,094	21,192,644
1998	503	4,955,316	35,392,954	31,251,743	20,884,551
1999	474	4,584,099	32,690,699	28,525,289	19,659,422
2000	436	4,197,108	30,266,071	26,416,467	19,722,107
2001	408	4,053,486	33,264,397	29,260,950	20,332,106
2002	387	3,975,966	36,497,723	32,084,912	20,468,811
2003	373	4,000,387	40,331,846	35,357,524	22,478,671
2004	358	4,015,237	43,874,905	38,095,470	26,022,720
2005	348	3,989,005	45,619,772	38,780,279	29,560,588
2006	334	3,987,946	46,952,855	39,608,696	32,440,084
2007	313	4,029,999	49,183,236	41,040,496	34,720,836

a/ Regulated by the National Credit Union Administration.

b/ As of December 31st.

c/ Due to a change in reporting procedures, state data on the number of members were not available.

n.a. Not available

California Department of Financial Institutions  
Office of Strategic Support  
(415) 263-8559  
<http://www.dfi.ca.gov/>

TABLE L-6

SELECTED DATA ON  
STATE CHARTERED CREDIT UNIONS  
CALIFORNIA, 1960 TO 2007  
(Dollars in thousands)

Year a/	Number of Credit Unions	Number of Members	Total Assets	Shares	Total Loans Outstanding	Real Estate Loans Outstanding
1960	568	573,548	\$304,885	\$263,793	\$266,374	\$41,676
1961	573	630,121	350,725	308,711	296,058	44,724
1962	578	675,287	396,343	343,890	340,125	47,736
1963	582	709,911	448,963	394,587	382,766	44,573
1964	597	788,816	513,302	449,214	437,040	53,971
1965	587	828,389	577,007	496,601	500,689	54,874
1966	623	889,636	639,154	549,351	568,782	64,561
1967	636	955,166	712,321	617,575	613,189	64,600
1968	626	1,006,190	795,758	684,727	696,891	83,837
1969	623	1,077,259	891,033	772,482	788,420	94,154
1970	631	1,139,372	998,764	868,721	858,839	101,161
1971	599	1,182,550	1,152,210	1,004,478	976,271	102,925
1972	590	1,248,463	1,330,711	1,160,215	1,105,569	110,489
1973	596	1,296,105	1,511,003	1,316,539	1,287,143	146,789
1974	591	1,312,193	1,615,949	1,420,664	1,396,985	185,955
1975	587	1,341,288	1,935,507	1,710,369	1,621,089	224,553
1976	576	1,503,437	2,232,994	2,057,351	1,991,402	297,474
1977	556	1,601,603	2,851,789	2,504,181	2,453,162	408,251
1978	534	1,678,279	3,261,776	2,842,131	2,903,915	607,752
1979	493	1,825,160	3,535,214	2,877,833	3,065,665	598,067
1980	478	1,973,513	3,798,533	3,189,679	2,977,642	615,902
1981	450	1,975,104	3,794,317	3,221,836	3,011,722	655,907
1982	417	1,921,032	3,788,929	3,351,392	2,710,921	607,421
1983	397	2,040,746	4,761,669	4,258,249	3,286,588	650,527
1984	376	2,010,832	5,439,894	4,885,542	4,088,618	855,287
1985	360	2,074,771	6,384,522	5,854,804	4,568,946	983,565
1986	345	2,122,970	7,699,129	7,094,187	5,247,434	1,374,204
1987	326	2,137,891	8,108,128	7,439,497	5,801,525	1,844,562
1988	312	2,261,269	8,895,818	8,151,271	6,599,922	2,623,122
1989	275	2,313,126	9,293,977	8,467,293	6,974,235	2,635,802
1990	265	2,358,936	10,325,761	9,402,881	7,561,728	3,190,475
1991	254	2,333,500	11,372,583	10,355,212	7,570,761	3,236,325
1992	242	2,385,573	12,758,760	11,600,351	7,595,971	3,300,367
1993	224	2,521,153	13,560,348	12,227,138	8,252,600	3,302,305
1994	211	2,436,183	13,691,851	12,218,183	8,992,988	3,454,237
1995	190	2,425,237	13,298,425	12,569,941	9,335,186	3,513,875
1996	193	2,455,614	14,648,293	12,995,540	9,861,503	3,724,513
1997	193	2,577,844	15,944,832	14,080,775	10,941,143	4,304,207
1998	198	3,058,407	20,532,005	18,124,121	13,442,464	5,623,837
1999	213	3,896,865	27,740,983	24,203,667	19,265,862	7,960,170
2000	216	4,567,307	35,812,795	31,243,381	24,863,534	10,486,634
2001	218	5,035,301	43,740,158	38,454,750	28,804,705	12,736,490
2002	223	5,384,212	50,534,127	44,254,392	32,156,132	14,822,936
2003	216	5,534,401	55,603,177	48,543,684	35,586,906	17,066,524
2004	212	5,711,486	61,775,646	53,354,002	41,150,330	21,939,226
2005	207	5,843,985	65,426,184	55,509,708	46,064,824	24,543,723
2006	203	5,947,761	69,091,279	57,607,257	50,096,236	27,182,234
2007	196	6,068,564	71,423,521	59,223,276	51,841,605	29,828,798

a/ As of December 31st.

California Department of Financial Institutions  
Office of Strategic Support  
(415) 263-8559  
<http://www.dfi.ca.gov/>

TABLE L-7

SELECTED DATA ON FINANCE COMPANIES  
CALIFORNIA, 1971 TO 2007 a/  
(Dollars in thousands)

Year b/	Consumer Loans Under \$10,000 and Commercial Loans Under \$5,000				
	Number of Loans Made	Total Principal Amount of Loans Made	Secured by Personal Property	Secured by Personal Property and Real Property	Consumer Loans of \$10,000 or More and Commercial Loans of \$5,000 or More
1971	1,170,013	\$1,897,472	\$1,153,541	\$54,150	\$689,781
1972	1,210,311	1,973,792	1,268,113	62,418	643,261
1973	1,202,884	2,424,236	1,344,871	90,028	989,337
1974	1,024,276	2,403,516	1,212,864	111,590	1,079,062
1975	883,047	2,234,827	1,114,707	156,257	963,863
1976	995,459	2,756,599	1,287,307	212,665	1,256,627
1977	1,073,690	3,047,796	1,393,534	224,676	1,429,586
1978	1,141,163	3,562,541	1,530,849	189,625	1,842,064
1979	1,097,742	5,265,756	1,408,269	182,030	3,675,457
1980	644,632	3,925,512	857,357	187,819	2,880,336
1981	424,672	4,754,757	532,610	203,507	4,018,640
1982	372,192	4,034,562	556,396	125,110	3,353,056
1983	462,319	5,946,563	790,603	104,839	5,051,121
Year b/	Consumer and Commercial Loans Over \$5,000				
	Number of Loans Made	Total Principal Amount of Loans Made	Secured by Personal Property	Secured by Personal Property and/or Real Property	Consumer Loans Under \$5,000
1984 c/	713,094	\$9,871,291	\$5,403,132	\$3,388,735	\$1,079,424
1985	939,829	10,772,085	2,749,887	7,319,781	1,253,371
1986	806,792	15,946,053	6,460,085	8,450,462	1,144,000
1987	958,181	26,452,306	8,024,683	17,104,574	1,323,049
1988	968,431	20,582,185	7,021,873	12,268,213	1,292,099
1989	1,515,485	35,833,527	10,458,717	23,743,634	1,631,176
1990	1,459,868	26,906,726	8,865,082	16,531,192	1,510,452
1991	1,520,609	32,026,364	15,317,468	15,109,753	1,599,143
1992	1,539,309	52,258,602	29,899,590	20,749,686	1,609,326
1993	1,505,290	53,747,873	21,685,454	30,470,016	1,592,403
1994	2,034,118	45,818,399	21,630,002	22,356,148	1,832,249
1995 d/	2,601,804	53,859,078	34,890,791	17,119,222	1,849,065
1996	2,831,313	58,488,915	46,386,348	9,997,872	2,104,695
1997	3,078,334	79,336,870	59,552,257	17,968,050	1,816,563
1998	2,912,288	96,772,881	64,572,252	31,041,100	1,159,528
1999	3,032,409	106,276,270	68,117,802	36,822,591	1,335,877
2000	3,006,443	87,886,670	n.a.	n.a.	n.a.
2001	3,530,073	137,947,618	98,697,759	38,273,499	976,360
2002	3,522,892	179,873,084	118,834,687	59,909,015	1,129,382
2003	5,140,316	278,153,216	106,155,171	170,902,852	1,095,193
2004	4,167,772	246,616,650	73,860,927	171,867,989	887,733
2005	3,653,036	285,178,702	77,643,983	206,806,149	728,570
2006	3,940,311	315,492,844	85,319,747	229,485,075	688,021
2007	2,893,697	202,350,867	100,432,238	101,368,812	549,818

a/ Finance companies are licensed under the Personal Property Brokers Law, the Consumer Finance Lender Law, and/or the Commercial Finance Lenders Law.

b/ Data refer to loans made during each year.

c/ In 1984 the categories for reporting loans changed due to changes in regulations about types of  
d/ Effective July 1, 1995, the Personal Property Brokers Law, the Consumer Finance Lenders Law and the Commercial Finance Lenders Law were consolidated without substantive changes into the California Finance Lenders Law. Activity prior to the July 1, 1995 effective date of the Law were categorized for reporting purposes as if the Law had been in effect on January 1, 1995.

n.a. Not available

Source: California Department of Corporations, Annual Reports,

"Operation of Finance Companies Licensed under the California Finance Lenders Law"

<http://www.corp.ca.gov/>



TABLE L-8

SELECTED DATA ON INDUSTRIAL LOAN COMPANIES,  
CALIFORNIA, 1971 TO 2007 a/  
(Dollars in thousands)

Year	Total Assets b/	Investment Certificates	Consumer Loans c/		Commercial Loans c/		Premium Finance Agencies c/	
			Number of Loans Made	Principal Amount of Loans Made	Number of Loans Made	Principal Amount of Loans Made	Number of Loans Made	Principal Amount of Loans Made
1971	\$456,632	\$307,393	170,330	\$328,597 d/	--	--	75,242	\$66,540
1972	523,969	344,209	199,737	381,595 d/	--	--	78,681	75,623
1973	542,939	381,150	189,278	358,728 d/	--	--	79,893	80,971
1974	560,343	420,069	179,473	351,119	1,359	\$17,987	81,645	86,655
1975	613,119	475,922	166,339	361,887	1,453	20,651	79,804	107,310
1976	687,399	537,212	202,104	428,453	25,467	106,897	19,057	43,303
1977	772,406	608,832	209,259	451,880	28,277	144,528	14,206	48,853
1978	875,928	678,918	209,884	509,688	30,320	175,828	17,849	63,160
1979	1,007,766	766,963	197,740	549,796	33,894	185,920	18,822	74,328
1980	1,120,406	857,038	155,747	448,205	39,367	231,007	22,521	85,678
1981	1,262,858	963,275	97,141	377,766	4,214	119,556	29,884	100,693
1982	1,630,687	1,266,241	114,501	513,202	4,020	165,059	22,964	101,072
1983	2,035,330	1,621,750	140,240	609,720	4,421	207,448	26,399	98,180
1984	2,325,240	1,896,856	94,777	558,180	4,612	223,684	21,843	110,495
1985	2,508,680	2,032,165	103,964	562,957	7,347	274,318	28,582	305,328
1986	2,677,784	2,172,610	107,620	651,828	3,046	210,821	29,669	420,856
1987	2,997,975	2,426,423	152,471	935,363	3,353	296,311	91,310	1,010,116
1988	3,624,578	2,972,660	131,188	1,193,194	4,227	456,274	113,773	1,040,359
1989	4,436,825	3,758,376	95,920	1,350,903	8,354	593,054	140,291	938,028

  

Year	Total Assets b/	Investment Certificates	Total Loans c/ e/		Premium Finance Agencies c/	
			Number of Loans Made	Principal Amount of Loans Made	Number of Loans Made	Principal Amount of Loans Made
1990	\$5,162,959	\$4,596,822	115,139	\$2,506,023	244,765	\$1,473,558
1991	5,105,502	4,393,714	118,010	2,579,089	226,407	1,610,960
1992	5,585,231	4,644,093	134,988	5,881,095	179,558	1,816,514
1993	6,681,365	5,208,329	138,724	8,633,796	187,316	1,921,889
1994	7,215,549	5,566,979	127,432	5,078,779	199,152	2,097,480
1995	7,824,539	6,178,424	126,223	3,470,513	186,514	1,940,041
1996	6,307,611	5,137,879	121,906	4,286,369	234,904	2,114,751
1997	6,967,867	5,863,888	n.a.	5,671,357	n.a.	380,528
1998	7,342,193	7,649,115	n.a.	7,342,193	n.a.	272,178
1999	9,933,880	8,564,505	n.a.	8,385,826	n.a.	235,589
2000	10,934,108	9,348,866	n.a.	9,217,418	n.a.	140,196
2001	11,529,240	9,368,082	n.a.	9,960,289	n.a.	180,025
2002	12,606,944	9,296,958	n.a.	10,861,174	n.a.	205,185
2003	13,446,171	9,609,899	n.a.	11,841,110	n.a.	392,978
2004	14,701,013	10,624,440	n.a.	13,110,040	n.a.	342,590
2005	17,263,515	12,570,536	n.a.	15,673,959	n.a.	518,422
2006	17,332,450	15,398,509	n.a.	13,473,157	n.a.	n.a
2007	12,152,135	10,430,096	n.a.	7,320,475	n.a.	1,319,097

a/ Industrial loan companies are licensed lenders who are exempt from the usury law and who make unsecured and secured loans. This Schedule does not include mortgage bankers licensed under the Industrial Loan Law.

b/ As of December 31st. From 1971-1984, total assets include thrift companies, non-thrift companies and premium finance companies. Beginning with 1985, total assets do not include premium finance companies.

c/ Prior to 1997, data refer to loans made during the year.

From 1997 forward, data refer to total loans on the books at year end.

d/ Includes commercial loans.

e/ Total loans made - includes both consumer and commercial loans. Department of Corporations did not require a breakdown beginning in 1990.

n.a. Not available

SELECTED STATISTICS ON FINANCE, INSURANCE, AND REAL ESTATE INDUSTRIES,  
CALIFORNIA, 1992 a/  
(Dollar amounts in thousands)

1987 SIC Code	Kind of business	Number of Establish- ments b/	Revenue c/	Payroll, entire year	Number of paid employees for week including March 12
60	Depository institutions	11,079	\$65,274,514	\$6,947,149	234,171
602	Commercial banks	5,746	29,229,685	4,224,673	145,006
603	Savings institutions	2,982	17,724,168	1,716,185	59,775
606	Credit unions	1,293	2,859,343	408,910	16,641
601, 8, 9	Other depository institutions	1,058	15,461,318	597,381	12,749
601	Central reserve depository institutions	3	4,548,964	83,220	2,260
6011	Federal reserve banks	2	2,265,622	72,936	2,068
608	Foreign banking and branches and agencies of foreign banks	126	9,869,511	211,433	3,385
609	Functions related to depository banking	929	1,042,843	302,728	7,104
61	Nondepository credit institutions	6,867	17,952,868	2,589,989	67,734
614	Personal credit institutions	1,754	6,071,300	528,634	18,265
6141 pt.	Automotive sales finance companies	236	2,802,714	171,782	5,477
6141 pt.	Sales finance companies, except automotive	199	534,966	54,668	1,389
6141 pt.	Consumer and personal finance and small loan companies	1,168	2,152,915	233,399	9,451
6141 pt.	Personal credit institutions, n.e.c.	151	580,705	68,785	1,948
611, 5, 6	Other nondepository credit institutions	5,113	11,881,568	2,061,355	49,469
611	Federal and federally-sponsored credit agencies	64	1,791,421	48,223	1,201
615	Business credit institutions	755	4,562,709	452,139	10,505
616	Mortgage bankers and brokers	4,294	5,527,438	1,560,993	37,763
62	Security and commodity brokers, dealers, exchanges, and services	3,636	8,505,457	3,144,881	40,872
621	Security brokers, dealers, and flotation companies	1,826	6,121,241	2,332,236	29,342
622	Commodity contracts brokers and dealers	62	87,738	13,252	264
623, 8	Security and commodity exchanges and allied services	1,748	2,296,478	799,393	11,266
63	Insurance carriers	4,462	93,149,763	5,703,258	158,042
631	Life insurance	1,062	31,872,815	1,290,631	39,186
632	Accident and health insurance and medical service plans	317	24,186,583	847,695	25,004
633	Fire, marine, and casualty insurance	2,302	34,173,390	2,815,585	73,370
636	Title insurance	426	2,098,851	516,756	14,238
635	Surety insurance	97	574,730	82,156	1,857
637	Pension, health, and welfare funds	245	234,546	114,610	3,552
639	Insurance carriers, n.e.c.	13	8,848	35,825	835
64	Insurance agents, brokers, and services	12,116	6,429,837	2,393,410	69,979
65	Real estate	32,813	22,579,871	4,201,634	180,073
651	Real estate operators (except developers) and lessors	15,443	12,129,033	1,301,041	70,003
6512	Operators of nonresidential buildings	4,495	6,344,305	691,521	27,376
6513	Operators of apartment buildings	7,565	4,286,659	450,449	32,071
6514, 5, 7, 9	Other real estate operators and lessors	3,383	1,498,069	159,071	10,556
653	Real estate agents and managers	15,432	8,212,580	2,370,291	93,153
654, 5	Other real estate	1,938	2,238,258	530,302	16,917
654	Title abstract offices	284	340,418	137,949	4,285
655	Land subdividers and developers	1,654	1,897,840	392,353	12,632
67	Holding and other investment offices	2,291	5,219,561	994,138	17,551
671	Holding offices	807	2,473,475	543,650	9,426
672	Investment offices	105	401,462	94,478	823
673	Trusts	n.a.	n.a.	n.a.	n.a.
679	Miscellaneous investing	1,379	2,344,624	356,010	7,302

a/ Initial census.

b/ Establishments (single physical location) with payroll.

c/ Includes net premiums earned by insurance carriers, commissions and fees from all sources, net investment income, interest, dividends and royalties.

n.a. Not available

Note: The 2002 Economic Census reports are now available and presented in Section Q of this report. It is based on a new industrial classification system. As a result, comparison between census years may not be possible.

Source: U.S. Department of Commerce, Bureau of the Census, 1992 Census of Financial, Insurance and Real Estate Industries

<http://www.census.gov/>

Department of Finance, Economic Research Unit, (916) 322-2263